

INFORMATION

Census and Economic Information Center

The Census and Economic Information Center (CEIC), the official source of census data for Montana. CEIC experts are dedicated to ensuring Montana citizens, municipalities, businesses, agencies, and policy makers are able to plan for the future by turning quality data into knowledge.

As Montana's State Data Center and Premiere Local Partner with the US Census Bureau, CEIC provides an abundance of services, trainings, and data products from various federal, state, and private agencies customized for Montanas.

The CEIC website provides real-time updates on key economic and industry information and tools for users to conduct their own economic, demographic, and spatial analysis. The site also includes a clearinghouse of static and interactive maps from the US Census Bureau and other agencies; as well as regional and industry economic summaries and research briefs prepared by CEIC experts. Contact: (406) 841-2740 or www.ceic.mt.gov.

Finance Information Center

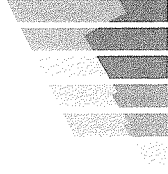
The 57th Legislature created the Finance Information Center in the Montana Department of Commerce. The purpose is to provide a source of information on all relevant state, federal, and local public finance programs in Montana.

One aspect of the Center is to provide information on public finance programs in Montana. The Finance Information Center has created and released the web site, which provides a one-stop reference source for virtually all state, federal and local development based finance and technical assistance programs. Contact: (406) 841-2732 or www.mtfinanceonline.com.

State Tribal Economic Development Commission

In 1999, the Montana Legislature passed HB 670 which established the State Tribal Economic Development Commission. This commission is tasked with promoting, encouraging, developing, and advancing economic prosperity and employment on Indian reservations in Montana by fostering expansion of businesses. The Commission works closely with Tribal Governments in Montana, the State of Montana, the private sector, the Federal government and many other entities to encourage the creation, retention and expansion of business on Montana's reservations. These businesses in turn create economic opportunities for Montana's Native Americans. Call (406) 841-2821 or www.tribal.mt.gov.

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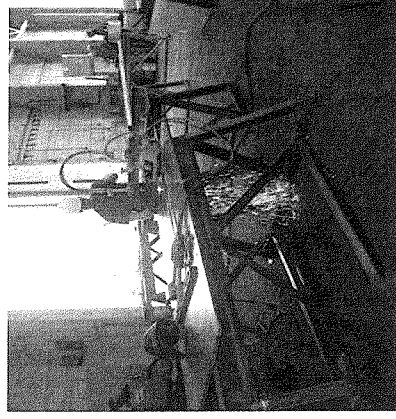
MONTANA
DEPARTMENT OF COMMERCE



**Energy Promotion
and Development
Division**
Montana Department of Commerce

2013 BUSINESS RESOURCES GUIDE BOOK

Steve Bullock, Governor
Meg O'Leary, Director
Montana Department of Commerce



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DATE 01/21/13

HB 2

EXHIBIT 14

WORKING TOGETHER FOR MONTANA'S FUTURE

Big Sky Economic Development Trust Fund

The Big Sky Economic Development Trust Fund (BSTF) program was created to aide in the development of good-paying jobs for Montana residents and promote long-term, stable growth in Montana. The BSTF program is designed to provide financial assistance in the following two categories:

Economic Development Job Creation Projects (Category I): 75% of BSTF earnings are available to be awarded to local and Tribal governments in the form of grants for economic development projects that create net new qualifying jobs that pay at least the average wage of the county in which the employees are to be principally employed. Awards may be made for up to \$5,000 or \$7,500 per qualifying job depending on whether the project is located in a high poverty county.

Planning Grants (Category II): 25% of BSTF earnings are available to be awarded to Certified Regional Development Corporations (CRDC) and Tribal governments, and other qualified economic development organizations in areas not covered by a CRDC in the form of a grant for planning activities such as feasibility studies, business plans, preliminary architectural reports, and preliminary engineering reports. Contact: (406) 841-2744 or www.bstf.mt.gov

Board of Research and Commercialization Technology

The Board of Research and Commercialization Technology was created by the 1999 Montana Legislature to provide: a predictable and stable source of funding for research and commercialization projects; expand and strengthen research efforts for the state's basic industries to increase their economic impact on the state's economy; and expand research efforts into areas beyond the scope of the state's basic industries to diversify and strengthen the state's economic security through the creation of technology-based operations and long-term quality jobs.

The Board has the authority to make grants to Research and Commercialization Centers. Projects must have the potential to diversify or add value to a traditional basic industry of the state's economy, or show promise for enhancing technology-based sectors or commercial development of discoveries.

Contact: (406) 841-2760 or www.businessresources.mt.gov/mbrct.

Community Development Block Grant Program

The Montana Department of Commerce utilizes federal Community Development Block Grant (CDBG) funds to stimulate economic development activity by assisting the private sector to create or retain jobs for low and moderate income persons primarily through loans to businesses. The Montana Department of Commerce grant funding is also available to companies for employee training and infrastructure. The program is designed to assist businesses by making fixed-rate financing available to them at reasonable interest rates, given the risk of the project, and to provide public improvements in support of economic development activities. Commerce funds are intended to be used in situations where a funding gap exists, and alternative sources of public and private financing are not adequate. Commerce provides flexibility in interest rates and loan terms to complement conventional business financing and other federal business financing programs. CDBG funding can provide payment deferments, lower payments in the first year, and interest-only payments. Contact: (406) 841-2736 or www.cdbged.mt.gov.

Indian Country Economic Development

The Indian Country Economic Development (ICED) program was created by the 59th Montana Legislature to support Tribal business development projects, workforce training projects, entrepreneurial training, feasibility studies and other types of economic development projects.

The three main areas of funding are:

- Priority economic development Tribal projects for each of the tribal nations in Montana,
- Small business start-up and expansion grants available through the Montana Indian Equity Fund,
- Entrepreneurial training and technical assistance for Native American business owners.

The governing body of each of the eight tribal nations in Montana are the only eligible applicants for this program. The program goals are to:

- Improve the economic environment in Tribal communities;
- Create more opportunities for livable wages and sustainable employment for Native American citizens by cultivating local priority economic development projects,
- Develop and expand the private sector economy on reservations,
- Equip Native American business owners with skills to successfully start and grow their own business.

Contact: (406) 841-2775 or www.iced.mt.gov.

Microbusiness Finance Program

Montana has a network of regional MicroBusiness Development Corporation (MBDC) that provide financing, training, and business assistance to help very small businesses expand or get started. Applicants generally must provide business plan and other evidence to demonstrate the economic feasibility of the business, and the ability to repay the loan from cash flow generated by the business. The intent of the program is to finance economically sound business projects that are not otherwise able to obtain financing from source such as their local bank. Therefore, terms and conditions of each loan vary but the interest rates are generally slightly higher than bank rates. Refer to table for further details. Contact: (406) 841-2751 or www.businessresources.mt.gov/mbfp

Microbusiness Development Corporation Locations

Bear Paw Development Corporation - **Havre** (406) 265-9226
Great Falls Development Authority - **Great Falls** (406) 771-9020
Great Northern Development Corporation - **Wolf Point** (406) 653-2590
Headwaters RC&D - **Butte** (406) 782-7333
Montana Business Assistance Connection - **Helena** (406) 447-1510
MT Community Development Corporation - **Missoula** (406) 728-9234
Montana West Economic Development - **Kalispell** (406) 257-7711

Wood Products Revolving Loan Fund

The Montana Distressed Wood Products Industry Revolving Loan Program was created in 2009 with federal and state funding to help businesses in the wood products industry that were affected by the recession to retain or create jobs. Payments into the fund are available for economic development projects in Montana. Contact: (406) 841-2594 or www.recovery.mt.gov/commerce/wpisr.

Workforce Training Grant

The Primary Sector Workforce Training Grant (WTG) program provides grant funds to primary sector businesses for training of net new, full-time and part-time jobs. Primary sector is defined as a business with at least 50% of its sales from outside of Montana, or a manufacturing company with 50% of its sales from companies that have 50% of their sales outside of Montana. A business that provides a product or a service that is not available in Montana or the region which results in state residents leaving the state or region to purchase the product or service may also be eligible for training grant funds.

The program is administered by the Montana Department of Commerce (MDOC), which is the principal point of contact for a company applying for a grant. The grant review committee may award workforce training grants up to \$5,000 per eligible full-time job, or \$2,500 per part-time job, to primary sector businesses that provide education or skills-based training. A company must pay the trainees' wages and benefits of at least the average wage that meets or exceeds the lesser of 170% of Montana's current minimum wage or the current average weekly wage of the county. Contact: (406) 841-2744 or www.wtg.mt.gov.

MISSION STATEMENT

The mission of the Business Resources Division is to deliver information, technical assistance, and financial resources to businesses and communities in Montana resulting in the continuing economic development and prosperity of our state.

TECHNICAL ASSISTANCE

Certified Regional Development Corporations

The Certified Regional Development Corporations program encourages a regional approach to economic development, which facilitates the efficient delivery of economic development programs by supporting regional capacity building.

CRDCs are responsible for helping local officials, communities, and businesses assess, plan, and facilitate action within their regions. CRDCs are required to have the support of all counties, Census Designated Places, cities, towns, and Tribes in their region to obtain and maintain certification. Contact: (406) 841-2751 or www.businessresources.mt.gov/CRDC.

Energy Promotion and Development Division

The Energy Promotion and Development Division, created in 2007, helps implement the state's commitment to responsible energy development. This division is the front line for state support for new energy development projects, energy production facilities, and supportive delivery infrastructure. The division works directly with the staff at the Governor's office and other state agencies to help facilitate processes related to permitting, siting, workforce development, and financial assistance. It is the goal of the division to help create high quality energy-related jobs, enhance domestic energy security by working directly with private industry, local and regional economic development organizations, state, federal, and tribal governments to facilitate, and promote the development of responsible energy projects in our state. Contact: (406) 841-2030 or www.commerce.mt.gov/energy.

Montana Manufacturing Extension Centers

The Department of Commerce works closely with Montana Manufacturing Extension Centers' (MMEC) engineers located in Missoula, Bozeman, Billings, Kalispell, and Helena. They provide technical assistance on a wide variety of areas important to manufacturers in Montana such as: facility layout, efficiency studies, process improvement, marketing, quality systems, product costing, and much more. The MMEC program is part of the Montana State University, College of Engineering Center and is affiliated with the National Institute of Standards

and Technology. For additional information call 1(800) MEP-4MFG.

Montana Technology Innovation Partnership

The Montana Technology Innovation Partnership (MTIP) promotes technology commercialization as a viable economic development strategy for the State of Montana. Its mission is to help build the short-term benefits of technology R&D into the long-term rewards of improved economic growth. MTIP assists technology-based business clients who are serious about moving technology through innovation and development to successful commercialization into the marketplace. MTIP provides no-cost technical assistance in proposal preparation for SBIR/STTR funding opportunities as well as information on technology transfer, licensing and intellectual property concerns. Contact: (406) 841-2749 or www.mtip.mt.gov.

Small Business Development Centers

Existing, start-up, and entrepreneurial businesses can find confidential free business counseling and low-cost training through a network of ten statewide offices. Services include business plan development writing and market analysis, marketing, management, and financial analysis at Small Business Development Center (SBDC) offices located in local economic development organizations. The SBDC is supported through a Cooperative Agreement with the U.S. Small Business Administration and the Department of Commerce. The SBDC offices provide an access point to local, state, and federal business resources, as well as networking and mentoring opportunities. Contact: (406) 841-2747; mtsbdc@mt.gov or www.sbdc.mt.gov.

Small Business Development Subcenters

Big Sky Economic Development Authority - Billings
(406) 254-6014

Montana Community Development Corporation - Bozeman
(406) 728-9234 x 251 or (406) 586-5421

Headwaters RC&D - Butte
(406) 782-7333

Southeastern Montana Development Corporation - Colstrip
(406) 748-2990

Great Falls Development Authority - Great Falls
(406) 453-8834

Bear Paw Development Corporation - Havre
(406) 265-4945

Montana Business Assistance Connection - Helena
(406) 447-1510

Flathead Valley Community College - Kalispell

(406) 756-3836

Montana Community Development Corporation - Missoula
(406) 728-9234

Great Northern Development Corporation - Wolf Point
(406) 653-2590

Entrepreneur Development Program

The Entrepreneur Development Program supports business development in communities throughout Montana via the Small Business Development Center network and by providing business development resources through community based organizations, marketplace. MTIP provides no-cost technical assistance in proposal preparation for SBIR/STTR funding opportunities as well as information on technology transfer, licensing and intellectual property concerns. Contact: (406) 841-2749 or www.mtip.mt.gov.

The program is very active on Montana's Indian reservations by supporting classroom training, counseling, and individualized technical assistance for Tribal members. The Montana Indian Equity Fund is a grant program for Native American private sector businesses. Additional information regarding the program may be found at www.entrepreneur.mt.gov. Contact: (406) 721-3663.

Trade and International Relations

This bureau provides information and technical assistance to help Montanans pursue business opportunities both domestically and worldwide. Export trade and marketing specialists provide expertise and training for companies to help them successfully compete in new markets. Overseas trade offices are maintained in Asia to promote agriculture, tourism, value-added products, and higher education opportunities.

The Made in Montana programs include:

- An on-line products directory; product identification labels; and, advertising/publicity campaigns about the program.
- Commerce Trade Show Assistance for companies attending wholesale trade shows.
- Business-to-Business Marketing Assistance.

The Trade and International Relations bureau serves as the protocol and international liaison for the Governor's Office and the Montana Department of Commerce.

Contact: (406) 841-2757; www.madeinmontanausa.com and www.businessresources.mt.gov/tir.

	BIG SKY TRUST FUND CATEGORY I	COMMUNITY DEVELOPMENT BLOCK GRANT ECONOMIC DEVELOPMENT	WORKFORCE TRAINING GRANT PROGRAM	WOOD PRODUCTS REVOLVING LOAN FUND	INDIAN COUNTRY ECONOMIC DEVELOPMENT	
BORROWER/ GRANTEE	A local or tribal government on behalf of any business.	A local government on behalf of any business.	Business must demonstrate 50% sales from outside Montana and meet other eligibility criteria.	Qualified individuals or business.	Montana Indian tribes or individual tribal members living in Montana.	Bus few gro of l per
FUNDING LIMIT	\$5,000 per new qualifying job created or \$7,500 per qualifying job created in a high poverty county.	\$400,000 to any one local government in one program year.	\$5,000/FT job, \$2,500/PT job. New jobs must pay an aver. weekly wage that meets or exceeds the lesser of 170% of Montana's current minimum wage or the current aver. weekly wage of the county in which the job is located.	\$2 million	Tribal governments (\$70,000) Tribal members (\$7,000).	\$10
USE OF PROCEEDS	Reimbursement of expenses incurred in the purchase, leasing, or relocation of real assets for direct use of the assisted business for the purpose of business expansion, or for employee training costs.	Working capital, equipment, real property, job training, infrastructure improvements.	Training for net new jobs.	Working capital, equipment, infrastructure.	Tribal gov't: business development, work-force training, entrepreneurial training, feasibility studies, and tribal priority projects. Tribal members business start-up or expansion.	Wo equ ass
INTEREST RATE	Grants - N/A	2% fixed - may be adjusted for risk.	N/A	Varies - generally 4%	N/A	Se
TERM	Performance Period: 24 months.	Working capital: 5-7 yrs Equipment: 5-10 yrs Real estate: 15-20 yrs.	Performance Period: 24 months.	Generally standard	1 year contract	Se
EQUITY REQUIREMENTS	N/A	Case-by-case	N/A	Varies depending upon borrower and project.	N/A	Re ca: ler Ye
PERSONAL GUARANTEES	N/A	Based on the borrower and the project	N/A	Varies depending upon borrower and project	N/A	Se
CREDIT CRITERIA	Review of business feasibility - financial information required.	Based on the borrower and the project.	Review of business feasibility - financial information required.	Varies depending upon which loan fund is used.	N/A	Se
MATCHING FUND REQUIREMENTS	A dollar for dollar match or 50% match in a high poverty county.	A dollar-for-dollar non-CDBG funds match.	\$1. of match for every \$3 WTG Funds.	Varies depending upon which loan fund is used.	A dollar for dollar non-ICED funds match.	N
AVERAGE APPLICATION TIME	30-60 days from receipt of the complete application.	30-60 days from receipt of the complete application.	30-60 days from receipt of complete application.	Generally 30 days from receipt of the complete application.	Generally 30 days from receipt of the complete application.	Co re ap
QUALIFICATIONS	Business must create net new qualifying jobs.	51% of jobs created or retained for low to moderate income persons; \$25,000 per job created or retained.	Businesses must create net new qualifying jobs.	\$20,000 per created or retained job.	Tribal government eligible economic development activities. Tribal members business start-up or expansion	Bo fe gr th
BENEFITS AND MISCELLANEOUS	Program provides financial assistance for projects, to aid in the development of good paying jobs for Montana.	Program assists businesses create or retain jobs for low and moderate income persons through loans and grants.	Grant funds to assist Montana businesses with worker training.	Program provides affordable loan financing for Montana economic development projects.	Funds assist tribal government and tribal small business to expand/diversify tribal economies.	Bo te of Di Co
CONTACTS	Big Sky Trust Fund Business Resources Div. MT Dept. of Commerce P.O. Box 200505 Helena, MT 59620-0505 (406) 841-2744	Community Development Block Grant Business Resources Div. MT Dept. of Commerce P.O. Box 200505 Helena, MT 59620-0505 (406) 841-2736	Workforce Training Grant Program, BRD MT Dept. of Commerce PO Box 200505 Helena, MT 59620-0505 (406) 841-2744	WPIRS Program Business Resources Div. MT Dept. of Commerce PO Box 200505 Helena, MT 59620-0505 (406) 841-2594	ICED Program Business Resources Div. MT Dept. of Commerce PO Box 200505 Helena, MT 59620-0505 (406) 841-2775	N B N P H (

	GROWTH THROUGH AG GRANT/LOAN PROGRAM	GROWTH THROUGH AG MINI GRANT PROGRAM	ECONOMIC DEVELOPMENT REVOLVING LOAN FUND	SMALL BUSINESS ADMINISTRATION 7A	SMALL BUSINESS ADMINISTRATION 504	RURAL DEVELOPMENT RURAL BUSINESS COOP.
	Individuals, businesses and industry, public and private agencies, educational institutions, and local governments.	Individuals, businesses and industry, public and private agencies, educational institutions, and local governments.	Qualified local and regional development corporations may receive grants for business loans.	Must be a small business by SBA standards.	Must be a small business by SBA standards.	Any legal entity, including individuals, public and private organizations and federally recognized Indian tribal groups.
ns sed))	Grant: Up to \$50,000/ award Loan: Up to \$100,00/ award	Up to \$2,500/award; maximum of 2 awards.	No statutory limit - typical funding amounts are \$300,000 & may be recapitalized in the future.	Maximum loan size \$5 million, maximum guaranteed limit \$3.75 million.	Up to 40% of project with max loan size of \$5 million; up to \$5.5 million in some cases for loans that meet public policy or for certain small manufacturers.	\$10 million
	For startup, expansion and other business activities that help to strengthen and diversify ag. in MT, add value to the ag. industry, create and retain jobs, and generally expand business opportunities.	For education, promotion, marketing, travel or other business related expenses that will stimulate expanded agricultural development, economic activity and employment growth.	Recipients use funds to establish loan funds for business development.	Working capital, equipment, real property, business acquisition, and refinance existing debt.	Real property and equipment.	Working capital, equipment, and real property.
5 : : : ate iling	Grant: N/A Loan: High and low interest rates are reviewed and set annually by the Agriculture Development Council.	N/A	Based on recipient's revolving loan fund plan.	Varies with the size and term of the loan.	Fixed rate determined at closing via secondary market sale.	Negotiated between the borrower and the lender and subject to RBS approval.
	Grant: 2 years Loan: Up to 8 years	Project dependent.	Depends on lender's revolving loan fund plan.	Working capital: 10 yrs Equipment: generally 10 yrs Real estate: 25 yrs.	10 or 20 yrs	Working capital: 7 yrs Equipment: 15 yrs Real estate: 30 yrs
il	N/A	N/A	Based on recipient's revolving loan fund plan	Reviewed on a case-by-case basis	Minimum 10% of the total project cost	New business: 20-25% Existing business: 10-15% Energy business: 25-40%
	Required for all contracts.	Required for all contracts.	Based on recipient's revolving loan fund plan and policies.	Yes	Yes	Generally yes
er	Credit history is considered but may not determine eligibility.	Credit history is considered but may not determine eligibility.	Based on a business plan, credit report, and feasibility analysis.	Based on the borrower and the project.	Based on the borrower and the project.	Business plan and accountant prepared financial statements.
n i	At least 1 to 1 match required; other state grants not eligible as match.	At least 1 to 1 match required; other state grants not eligible as match.	Grant recipients must provide matching funds of 50%.	Borrowers may obtain additional funds from any other source.	See Funding Limit	Borrowers may obtain additional funds from any other source.
on	Application deadline set by Agriculture Dev. Council; normally 2-3 months from application to award.	Applications are accepted on an ongoing basis; 4-6 weeks from receipt of a final application.	6-8 weeks	10-15 working days after bank submission, depending on the application's completeness.	2-3 weeks	2-3 weeks upon completion of application.
fit on	The project must primarily add value to Montana's current or potential agricultural products; have prospects for commercial success and potential to create/retain jobs; and have the ability to comply with monitoring activities. To be eligible for a grant, the project must also benefit other agricultural companies, accomplish research that will benefit agriculture as a whole, or the project applicant must be a nonprofit entity.	The project must primarily add value to Montana's current or potential agricultural products; have prospects for commercial success and potential to create/retain jobs; and have the ability to comply with monitoring activities.	Create/retain jobs in economically distressed areas	Federal size standards for small businesses	Create/retain jobs	Rural-area businesses that create employment; eligible areas include cities of less than 50,000 population
ing \$70 r and ved ity.		Program assists in the development of new agriculture products and processes.	Revolving loan funds are normally used to leverage other loan funds.	50%-90% guaranty; longer terms, competitive rates.	90% debt financing. Long term fixed rate financing for the life of the 504 loan.	Guarantee to a local lender based upon loan size 80% 0-5 million 70% 5-10 million 60% 10-25 million.
nt of s	Montana Department of Agriculture PO Box 200201 Helena, MT 59620-0201 (406) 444-2402	Montana Department of Agriculture PO Box 200201 Helena, MT 59620-0201 (406) 444-2402	US Dept. of Commerce Economic Dev. Admin. PO Box 10074 Helena, MT 59626 (406) 449-5380	US Small Business Admin. 10 W 15 th Street Suite 1100 Helena, MT 59626 (406) 441-1081	US Small Business Admin. 10 W 15 th Street Suite 1100 Helena, MT 59626 (406) 441-1081	USDA Rural Development Rural Cooperative Service 2229 Boot Hill Court Bozeman, MT 59715 (406) 585-2540

MICRO-BUSINESS LOANS	MONTANA TECHNOLOGY INNOVATION PARTNERSHIP	RESEARCH AND COMMERCIALIZATION	BOARD OF INVESTMENTS INFRASTRUCTURE LOAN PROGRAM	BOARD OF INVESTMENTS FEDERAL GUARANTEE PURCHASE	BOARD OF INVESTMENTS LOAN PARTICIPATION PROGRAM	BOARD OF VALUE-ADDED BUSINESS LOANS
Businesses with 10 or fewer employees and annual revenues less than \$1 million per year.	For SBIR/STTR, small business as defined by SBA guidelines.	Montana colleges and universities, agricultural research centers, or private laboratory or research centers (including nonprofit organizations and for-profit companies).	A local government.	Any business. An approved commercial lender and a federal guarantee (ex: SBA, USDA, BIA) are required.	Any business. An approved commercial lender is required.	Any value-added business. A commercial lender is required.
\$0 - \$500,000	SBIR-Phase I - Variable up to \$150,000; Phase II - Variable up to \$1 million. STTR-Phase I-Variable up to \$100,000; Phase II Variable up to \$750,000.	No statutory limit-most grants are in the \$50,000-\$200,000 range.	Minimum \$250,000 Maximum \$16,666 x # basic sector jobs (minimum 15).	The amount of the federal guarantee.	\$80 million for any one borrower. (50%-80% BOI participation depending on amount of equity in project).	Min. \$250,000 on creation of 10 jobs. approx. \$8 on 1% of Co (75% BOI, 1
Working capital, equipment and fixed assets	Phase 1 - feasibility studies Phase 2 - prototype development and testing.	Any reasonable expense directly attributable to the project.	Build infrastructure for a business creating at least 15 jobs.	Working capital, equipment, and real property.	Equipment and real property.	Equipment and real property.
by local lender.	N/A	Grants - N/A	Fixed quoted weekly; eligible for interest rate reduction based on job creation.	Fixed quoted weekly; eligible for interest rate reduction based on job creation.	Fixed quoted weekly; eligible for interest rate reduction based on job creation.	BOI: 2% 1 st 5 jobs; 4% 1 st 5 jobs; 6% 2 nd 5 jobs; 8% 3 rd 5 jobs; 10% 4 th 5 jobs; 12% 5 th 5 jobs; 14% 6 th 5 jobs; 16% 7 th 5 jobs; 18% 8 th 5 jobs; 20% 9 th 5 jobs; 22% 10 th 5 jobs; 24% 11 th 5 jobs; 26% 12 th 5 jobs; 28% 13 th 5 jobs; 30% 14 th 5 jobs; 32% 15 th 5 jobs; 34% 16 th 5 jobs; 36% 17 th 5 jobs; 38% 18 th 5 jobs; 40% 19 th 5 jobs; 42% 20 th 5 jobs; 44% 21 st 5 jobs; 46% 22 nd 5 jobs; 48% 23 rd 5 jobs; 50% 24 th 5 jobs; 52% 25 th 5 jobs; 54% 26 th 5 jobs; 56% 27 th 5 jobs; 58% 28 th 5 jobs; 60% 29 th 5 jobs; 62% 30 th 5 jobs; 64% 31 st 5 jobs; 66% 32 nd 5 jobs; 68% 33 rd 5 jobs; 70% 34 th 5 jobs; 72% 35 th 5 jobs; 74% 36 th 5 jobs; 76% 37 th 5 jobs; 78% 38 th 5 jobs; 80% 39 th 5 jobs; 82% 40 th 5 jobs; 84% 41 st 5 jobs; 86% 42 nd 5 jobs; 88% 43 rd 5 jobs; 90% 44 th 5 jobs; 92% 45 th 5 jobs; 94% 46 th 5 jobs; 96% 47 th 5 jobs; 98% 48 th 5 jobs; 100% 49 th 5 jobs; 102% 50 th 5 jobs; 104% 51 st 5 jobs; 106% 52 nd 5 jobs; 108% 53 rd 5 jobs; 110% 54 th 5 jobs; 112% 55 th 5 jobs; 114% 56 th 5 jobs; 116% 57 th 5 jobs; 118% 58 th 5 jobs; 120% 59 th 5 jobs; 122% 60 th 5 jobs; 124% 61 st 5 jobs; 126% 62 nd 5 jobs; 128% 63 rd 5 jobs; 130% 64 th 5 jobs; 132% 65 th 5 jobs; 134% 66 th 5 jobs; 136% 67 th 5 jobs; 138% 68 th 5 jobs; 140% 69 th 5 jobs; 142% 70 th 5 jobs; 144% 71 st 5 jobs; 146% 72 nd 5 jobs; 148% 73 rd 5 jobs; 150% 74 th 5 jobs; 152% 75 th 5 jobs; 154% 76 th 5 jobs; 156% 77 th 5 jobs; 158% 78 th 5 jobs; 160% 79 th 5 jobs; 162% 80 th 5 jobs; 164% 81 st 5 jobs; 166% 82 nd 5 jobs; 168% 83 rd 5 jobs; 170% 84 th 5 jobs; 172% 85 th 5 jobs; 174% 86 th 5 jobs; 176% 87 th 5 jobs; 178% 88 th 5 jobs; 180% 89 th 5 jobs; 182% 90 th 5 jobs; 184% 91 st 5 jobs; 186% 92 nd 5 jobs; 188% 93 rd 5 jobs; 190% 94 th 5 jobs; 192% 95 th 5 jobs; 194% 96 th 5 jobs; 196% 97 th 5 jobs; 198% 98 th 5 jobs; 200% 99 th 5 jobs; 202% 100 th 5 jobs; 204% 101 st 5 jobs; 206% 102 nd 5 jobs; 208% 103 rd 5 jobs; 210% 104 th 5 jobs; 212% 105 th 5 jobs; 214% 106 th 5 jobs; 216% 107 th 5 jobs; 218% 108 th 5 jobs; 220% 109 th 5 jobs; 222% 110 th 5 jobs; 224% 111 st 5 jobs; 226% 112 nd 5 jobs; 228% 113 rd 5 jobs; 230% 114 th 5 jobs; 232% 115 th 5 jobs; 234% 116 th 5 jobs; 236% 117 th 5 jobs; 238% 118 th 5 jobs; 240% 119 th 5 jobs; 242% 120 th 5 jobs; 244% 121 st 5 jobs; 246% 122 nd 5 jobs; 248% 123 rd 5 jobs; 250% 124 th 5 jobs; 252% 125 th 5 jobs; 254% 126 th 5 jobs; 256% 127 th 5 jobs; 258% 128 th 5 jobs; 260% 129 th 5 jobs; 262% 130 th 5 jobs; 264% 131 st 5 jobs; 266% 132 nd 5 jobs; 268% 133 rd 5 jobs; 270% 134 th 5 jobs; 272% 135 th 5 jobs; 274% 136 th 5 jobs; 276% 137 th 5 jobs; 278% 138 th 5 jobs; 280% 139 th 5 jobs; 282% 140 th 5 jobs; 284% 141 st 5 jobs; 286% 142 nd 5 jobs; 288% 143 rd 5 jobs; 290% 144 th 5 jobs; 292% 145 th 5 jobs; 294% 146 th 5 jobs; 296% 147 th 5 jobs; 298% 148 th 5 jobs; 300% 149 th 5 jobs; 302% 150 th 5 jobs; 304% 151 st 5 jobs; 306% 152 nd 5 jobs; 308% 153 rd 5 jobs; 310% 154 th 5 jobs; 312% 155 th 5 jobs; 314% 156 th 5 jobs; 316% 157 th 5 jobs; 318% 158 th 5 jobs; 320% 159 th 5 jobs; 322% 160 th 5 jobs; 324% 161 st 5 jobs; 326% 162 nd 5 jobs; 328% 163 rd 5 jobs; 330% 164 th 5 jobs; 332% 165 th 5 jobs; 334% 166 th 5 jobs; 336% 167 th 5 jobs; 338% 168 th 5 jobs; 340% 169 th 5 jobs; 342% 170 th 5 jobs; 344% 171 st 5 jobs; 346% 172 nd 5 jobs; 348% 173 rd 5 jobs; 350% 174 th 5 jobs; 352% 175 th 5 jobs; 354% 176 th 5 jobs; 356% 177 th 5 jobs; 358% 178 th 5 jobs; 360% 179 th 5 jobs; 362% 180 th 5 jobs; 364% 181 st 5 jobs; 366% 182 nd 5 jobs; 368% 183 rd 5 jobs; 370% 184 th 5 jobs; 372% 185 th 5 jobs; 374% 186 th 5 jobs; 376% 187 th 5 jobs; 378% 188 th 5 jobs; 380% 189 th 5 jobs; 382% 190 th 5 jobs; 384% 191 st 5 jobs; 386% 192 nd 5 jobs; 388% 193 rd 5 jobs; 390% 194 th 5 jobs; 392% 195 th 5 jobs; 394% 196 th 5 jobs; 396% 197 th 5 jobs; 398% 198 th 5 jobs; 400% 199 th 5 jobs; 402% 200 th 5 jobs; 404% 201 st 5 jobs; 406% 202 nd 5 jobs; 408% 203 rd 5 jobs; 410% 204 th 5 jobs; 412% 205 th 5 jobs; 414% 206 th 5 jobs; 416% 207 th 5 jobs; 418% 208 th 5 jobs; 420% 209 th 5 jobs; 422% 210 th 5 jobs; 424% 211 st 5 jobs; 426% 212 nd 5 jobs; 428% 213 rd 5 jobs; 430% 214 th 5 jobs; 432% 215 th 5 jobs; 434% 216 th 5 jobs; 436% 217 th 5 jobs; 438% 218 th 5 jobs; 440% 219 th 5 jobs; 442% 220 th 5 jobs; 444% 221 st 5 jobs; 446% 222 nd 5 jobs; 448% 223 rd 5 jobs; 450% 224 th 5 jobs; 452% 225 th 5 jobs; 454% 226 th 5 jobs; 456% 227 th 5 jobs; 458% 228 th 5 jobs; 460% 229 th 5 jobs; 462% 230 th 5 jobs; 464% 231 st 5 jobs; 466% 232 nd 5 jobs; 468% 233 rd 5 jobs; 470% 234 th 5 jobs; 472% 235 th 5 jobs; 474% 236 th 5 jobs; 476% 237 th 5 jobs; 478% 238 th 5 jobs; 480% 239 th 5 jobs; 482% 240 th 5 jobs; 484% 241 st 5 jobs; 486% 242 nd 5 jobs; 488% 243 rd 5 jobs; 490% 244 th 5 jobs; 492% 245 th 5 jobs; 494% 246 th 5 jobs; 496% 247 th 5 jobs; 498% 248 th 5 jobs; 500% 249 th 5 jobs; 502% 250 th 5 jobs; 504% 251 st 5 jobs; 506% 252 nd 5 jobs; 508% 253 rd 5 jobs; 510% 254 th 5 jobs; 512% 255 th 5 jobs; 514% 256 th 5 jobs; 516% 257 th 5 jobs; 518% 258 th 5 jobs; 520% 259 th 5 jobs; 522% 260 th 5 jobs; 524% 261 st 5 jobs; 526% 262 nd 5 jobs; 528% 263 rd 5 jobs; 530% 264 th 5 jobs; 532% 265 th 5 jobs; 534% 266 th 5 jobs; 536% 267 th 5 jobs; 538% 268 th 5 jobs; 540% 269 th 5 jobs; 542% 270 th 5 jobs; 544% 271 st 5 jobs; 546% 272 nd 5 jobs; 548% 273 rd 5 jobs; 550% 274 th 5 jobs; 552% 275 th 5 jobs; 554% 276 th 5 jobs; 556% 277 th 5 jobs; 558% 278 th 5 jobs; 560% 279 th 5 jobs; 562% 280 th 5 jobs; 564% 281 st 5 jobs; 566% 282 nd 5 jobs; 568% 283 rd 5 jobs; 570% 284 th 5 jobs; 572% 285 th 5 jobs; 574% 286 th 5 jobs; 576% 287 th 5 jobs; 578% 288 th 5 jobs; 580% 289 th 5 jobs; 582% 290 th 5 jobs; 584% 291 st 5 jobs; 586% 292 nd 5 jobs; 588% 293 rd 5 jobs; 590% 294 th 5 jobs; 592% 295 th 5 jobs; 594% 296 th 5 jobs; 596% 297 th 5 jobs; 598% 298 th 5 jobs; 600% 299 th 5 jobs; 602% 300 th 5 jobs; 604% 301 st 5 jobs; 606% 302 nd 5 jobs; 608% 303 rd 5 jobs; 610% 304 th 5 jobs; 612% 305 th 5 jobs; 614% 306 th 5 jobs; 616% 307 th 5 jobs; 618% 308 th 5 jobs; 620% 309 th 5 jobs; 622% 310 th 5 jobs; 624% 311 st 5 jobs; 626% 312 nd 5 jobs; 628% 313 rd 5 jobs; 630% 314 th 5 jobs; 632% 315 th 5 jobs; 634% 316 th 5 jobs; 636% 317 th 5 jobs; 638% 318 th 5 jobs; 640% 319 th 5 jobs; 642% 320 th 5 jobs; 644% 321 st 5 jobs; 646% 322 nd 5 jobs; 648% 323 rd 5 jobs; 650% 324 th 5 jobs; 652% 325 th 5 jobs; 654% 326 th 5 jobs; 656% 327 th 5 jobs; 658% 328 th 5 jobs; 660% 329 th 5 jobs; 662% 330 th 5 jobs; 664% 331 st 5 jobs; 666% 332 nd 5 jobs; 668% 333 rd 5 jobs; 670% 334 th 5 jobs; 672% 335 th 5 jobs; 674% 336 th 5 jobs; 676% 337 th 5 jobs; 678% 338 th 5 jobs; 680% 339 th 5 jobs; 682% 340 th 5 jobs; 684% 341 st 5 jobs; 686% 342 nd 5 jobs; 688% 343 rd 5 jobs; 690% 344 th 5 jobs; 692% 345 th 5 jobs; 694% 346 th 5 jobs; 696% 347 th 5 jobs; 698% 348 th 5 jobs; 700% 349 th 5 jobs; 702% 350 th 5 jobs; 704% 351 st 5 jobs; 706% 352 nd 5 jobs; 708% 353 rd 5 jobs; 710% 354 th 5 jobs; 712% 355 th 5 jobs; 714% 356 th 5 jobs; 716% 357 th 5 jobs; 718% 358 th 5 jobs; 720% 359 th 5 jobs; 722% 360 th 5 jobs; 724% 361 st 5 jobs; 726% 362 nd 5 jobs; 728% 363 rd 5 jobs; 730% 364 th 5 jobs; 732% 365 th 5 jobs; 734% 366 th 5 jobs; 736% 367 th 5 jobs; 738% 368 th 5 jobs; 740% 369 th 5 jobs; 742% 370 th 5 jobs; 744% 371 st 5 jobs; 746% 372 nd 5 jobs; 748% 373 rd 5 jobs; 750% 374 th 5 jobs; 752% 375 th 5 jobs; 754% 376 th 5 jobs; 756% 377 th 5 jobs; 758% 378 th 5 jobs; 760% 379 th 5 jobs; 762% 380 th 5 jobs; 764% 381 st 5 jobs; 766% 382 nd 5 jobs; 768% 383 rd 5 jobs; 770% 384 th 5 jobs; 772% 385 th 5 jobs; 774% 386 th 5 jobs; 776% 387 th 5 jobs; 778% 388 th 5 jobs; 780% 389 th 5 jobs; 782% 390 th 5 jobs; 784% 391 st 5 jobs; 786% 392 nd 5 jobs; 788% 393 rd 5 jobs; 790% 394 th 5 jobs; 792% 395 th 5 jobs; 794% 396 th 5 jobs; 796% 397 th 5 jobs; 798% 398 th 5 jobs; 800% 399 th 5 jobs; 802% 400 th 5 jobs; 804% 401 st 5 jobs; 806% 402 nd 5 jobs; 808% 403 rd 5 jobs; 810% 404 th 5 jobs; 812% 405 th 5 jobs; 814% 406 th 5 jobs; 816% 407 th 5 jobs; 818% 408 th 5 jobs; 820% 409 th 5 jobs; 822% 410 th 5 jobs; 824% 411 st 5 jobs; 826% 412 nd 5 jobs; 828% 413 rd 5 jobs; 830% 414 th 5 jobs; 832% 415 th 5 jobs; 834% 416 th 5 jobs; 836% 417 th 5 jobs; 838% 418 th 5 jobs; 840% 419 th 5 jobs; 842% 420 th 5 jobs; 844% 421 st 5 jobs; 846% 422 nd 5 jobs; 848% 423 rd 5 jobs; 850% 424 th 5 jobs; 852% 425 th 5 jobs; 854% 426 th 5 jobs; 856% 427 th 5 jobs; 858% 428 th 5 jobs; 860% 429 th 5 jobs; 862% 430 th 5 jobs; 864% 431 st 5 jobs; 866% 432 nd 5 jobs; 868% 433 rd 5 jobs; 870% 434 th 5 jobs; 872% 435 th 5 jobs; 874% 436 th 5 jobs; 876% 437 th 5 jobs; 878% 438 th 5 jobs; 880% 439 th 5 jobs; 882% 440 th 5 jobs; 884% 441 st 5 jobs; 886% 442 nd 5 jobs; 888% 443 rd 5 jobs; 890% 444 th 5 jobs; 892% 445 th 5 jobs; 894% 446 th 5 jobs; 896% 447 th 5 jobs; 898% 448 th 5 jobs; 900% 449 th 5 jobs; 902% 450 th 5 jobs; 904% 451 st 5 jobs; 906% 452 nd 5 jobs; 908% 453 rd 5 jobs; 910% 454 th 5 jobs; 912% 455 th 5 jobs; 914% 456 th 5 jobs; 916% 457 th 5 jobs; 918% 458 th 5 jobs; 920% 459 th 5 jobs; 922% 460 th 5 jobs; 924% 461 st 5 jobs; 926% 462 nd 5 jobs; 928% 463 rd 5 jobs; 930% 464 th 5 jobs; 932% 465 th 5 jobs; 934% 466 th 5 jobs; 936% 467 th 5 jobs; 938% 468 th 5 jobs; 940% 469 th 5 jobs; 942% 470 th 5 jobs; 944% 471 st 5 jobs; 946% 472 nd 5 jobs; 948% 473 rd 5 jobs; 950% 474 th 5 jobs; 952% 475 th 5 jobs; 954% 476 th 5 jobs; 956% 477 th 5 jobs; 958% 478 th 5 jobs; 960% 479 th 5 jobs; 962% 480 th 5 jobs; 964% 481 st 5 jobs; 966% 482 nd 5 jobs; 968% 483 rd 5 jobs; 970% 484 th 5 jobs; 972% 485 th 5 jobs; 974% 486 th 5 jobs; 976% 487 th 5 jobs; 978% 488 th 5 jobs; 980% 489 th 5 jobs; 982% 490 th 5 jobs; 984% 491 st 5 jobs; 986% 492 nd 5 jobs; 988% 493 rd 5 jobs; 990% 494 th 5 jobs; 992% 495 th 5 jobs; 994% 496 th 5 jobs; 996% 497 th 5 jobs; 998% 498 th 5 jobs; 1000% 499 th 5 jobs; 1002% 500 th 5 jobs; 1004% 501 st 5 jobs; 1006% 502 nd 5 jobs; 1008% 503 rd 5 jobs; 1010% 504 th 5 jobs; 1012% 505 th 5 jobs; 1014% 506 th 5 jobs; 1016% 507 th 5 jobs; 1018% 508 th 5 jobs; 1020% 509 th 5 jobs; 1022% 510 th 5 jobs; 1024% 511 st 5 jobs; 1026% 512 nd 5 jobs; 1028% 513 rd 5 jobs; 1030% 514 th 5 jobs; 1032% 515 th 5 jobs; 1034% 516 th 5 jobs; 1036% 517 th 5 jobs; 1038% 518 th 5 jobs; 1040% 519 th 5 jobs; 1042% 520 th 5 jobs; 1044% 521 st 5 jobs; 1046% 522 nd 5 jobs; 1048% 523 rd 5 jobs; 1050% 524 th 5 jobs; 1052% 525 th 5 jobs; 1054% 526 th 5 jobs; 1056% 527 th 5 jobs; 1058% 528 th 5 jobs; 1060% 529 th 5 jobs; 1062% 530 th 5 jobs; 1064% 531 st 5 jobs; 1066% 532 nd 5 jobs; 1068% 533 rd 5 jobs; 1070% 534 th 5 jobs; 1072% 535 th 5 jobs; 1074% 536 th 5 jobs; 1076% 537 th 5 jobs; 1078% 538 th 5 jobs; 1080% 539 th 5 jobs; 1082% 540 th 5 jobs; 1084% 541 st 5 jobs; 1086% 542 nd 5 jobs; 1088% 543 rd 5 jobs; 1090% 544 th 5 jobs; 1092% 545 th 5 jobs; 1094% 546 th 5 jobs; 1096% 547 th 5 jobs; 1098% 548 th 5 jobs; 1100% 549 th 5 jobs; 1102% 550 th 5 jobs; 1104% 551 st 5 jobs; 1106% 552 nd 5 jobs; 1108% 553 rd 5 jobs; 1110% 554 th 5 jobs; 1112% 555 th 5 jobs; 1114% 556 th 5 jobs; 1116% 557 th 5 jobs; 1118% 558 th 5 jobs; 1120% 559 th 5 jobs; 1122% 560 th 5 jobs; 1124% 561 st 5 jobs; 1126% 562 nd 5 jobs; 1128% 563 rd 5 jobs; 1130% 564 th 5 jobs; 1132% 565 th 5 jobs; 1134% 566 th 5 jobs; 1136% 567 th 5 jobs; 1138% 568 th 5 jobs; 1140% 569 th 5 jobs; 1142% 570 th 5 jobs; 1144% 571 st 5 jobs; 1146% 572 nd 5 jobs; 1148% 573 rd 5 jobs; 1150% 574 th 5 jobs; 1152% 575 th 5 jobs; 1154% 576 th 5 jobs; 1156% 577 th 5 jobs; 1158% 578 th 5 jobs; 1160% 579 th 5 jobs; 1162% 580 th 5 jobs; 1164% 581 st 5 jobs; 1166% 582 nd 5 jobs; 1168% 583 rd 5 jobs; 1170% 584 th 5 jobs; 1172% 585 th 5 jobs; 1174% 586 th 5 jobs; 1176% 587 th 5 jobs; 117